

GIFFORD, KRASS, GROH, SPRINKLE, ANDERSON & CITKOWSKI, P.C. 280 N. OLD WOODWARD AVENUE, STE. 400, BIRMINGHAM, MICHIGAN 48009-5394 (248) 647-6000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Mark R. Sendo et al.

Serial No.: 09/560,603

Group Art Unit: 3621

Filing Date: April 28, 2000

Examiner: John M. Winter

Title: METHODS AND APPARATUS FOR CONDUCTING SECURE,
ONLINE MONETARY TRANSACTIONS

AMENDMENT AND REPLY TO FINAL REJECTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the final Office Action mailed July 18, 2003, please amend the above-identified application as follows.

*please enter
31 May 2004
jmw*